

CLAIMS

What is claimed is:

1. A method for generating a profile distinction associated with a
5 computerized transaction between a user and a merchant, the method comprising:

determining if the computerized transaction is associated with the user or if
the computerized transaction is associated with the user on behalf of a third party;

10 aggregating information associated with the transaction in a profile
corresponding to the user if the computerized transaction is determined to be
associated with the user; and

aggregating the information associated with the transaction in the profile
corresponding to the user according to a profile distinction associated with the third
party if the computerized transaction is determined to be associated with the third
party.

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2. The method according to claim 1, further comprising:

presenting one or more of: a special offer, a promotion, a product offering, a
product recommendation, and a product suggestion, tailored to one or more of the
user and the third party using the aggregated information associated with the
transaction.

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3. The method according to claim 1, further comprising:
determining if the profile distinction associated with the third party is already
present in the profile;
establishing the profile distinction associated with the third party if the profile
distinction is not already present in the profile; and
aggregating the information associated with the transaction in the profile
distinction associated with the third party if the profile distinction is already present
in the profile.

4. An apparatus for generating a profile distinction associated with a computerized transaction between a user and a merchant in a computer associated with the user, the apparatus comprising:

a network interface;

5 a processor; and

a memory coupled to the processor and the network interface, the memory storing instructions for causing the processor to:

determine if the computerized transaction is associated with the user or if the computerized transaction is associated with the user on behalf of a third party;

10 aggregate information associated with the transaction in a profile corresponding to the user if the computerized transaction is determined to be associated with the user; and

15 aggregate the information associated with the transaction in the profile corresponding to the user according to a profile distinction associated with the third party if the computerized transaction is determined to be associated with the third party.

5. The apparatus according to claim 4, wherein the instructions further cause the processor to:

20 present one or more of: a special offer, a promotion, a product offering, a product recommendation, and a product suggestion, tailored to one or more of the user and the third party using the aggregated information associated with the transaction.

25 6. The apparatus according to claim 4, wherein the instructions further cause the processor to:

determine if the profile distinction associated with the third party is already present in the profile;

establish the profile distinction associated with the third party if the

profile distinction is not already present in the profile; and
aggregate the information associated with the transaction in the profile
distinction associated with the third party if the profile distinction is already present
in the profile.

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7. An apparatus for generating a profile distinction associated with a
computerized transaction between a user and a merchant in a computer associated
with the merchant, the apparatus comprising:

a network interface;
10 a processor; and
a memory coupled to the processor and the network interface, the memory
storing instructions for causing the processor to:

determine if the computerized transaction is associated with the user or
if the computerized transaction is associated with the user on behalf of a third party;

15 aggregate information associated with the transaction in a profile
corresponding to the user if the computerized transaction is determined to be
associated with the user; and

20 aggregate the information associated with the transaction in the profile
corresponding to the user according to a profile distinction associated with the third
party if the computerized transaction is determined to be associated with the third
party.

8. The apparatus according to claim 7, wherein the instructions further
cause the processor to:

25 present one or more of: a special offer, a promotion, a product
offering, a product recommendation, and a product suggestion, tailored to one or
more of the user and the third party using the aggregated information associated with
the transaction.

9. The apparatus according to claim 7, wherein the instructions further cause the processor to:

determine if the profile distinction associated with the third party is already present in the profile;

5 establish the profile distinction associated with the third party if the profile distinction is not already present in the profile; and

aggregate the information associated with the transaction in the profile distinction associated with the third party if the profile distinction is already present in the profile.

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